IN THE CLAIMS

1. (original) A computer-implemented method for managing access to computer-provided services for a plurality of requesters, comprising:

defining combinations of access characteristics and associating each of the combinations with a security level;

associating each of the services with one of the security levels; processing a login request from a requester, whereby a session is initiated; determining access characteristics of the session; receiving a request for one of the services from the requester; and

granting access to the one of the services if the access characteristics of the session level are associated with a security level that satisfies the security level associated with the one of the services.

- 2. (original) The method of claim 1, further comprising, if the access characteristics of the session are associated with a security level that does not satisfy the security level requirement associated with the one of the services, then prompting the requester for authentication data.
- 3. (original) The method of claim 1, wherein the access characteristics include a type of device with which the session is maintained.
- 4. (original) The method of claim 1, wherein the access characteristics include ownership rights of a device with which the session is maintained.
- 5. (original) The method of claim 1, wherein the access characteristics include characteristics of a network over which the session is maintained.
- 6. (original) The method of claim 1, further comprising authenticating the requester with a selected authentication method, wherein the access characteristics include characteristics of the authentication method.
- 7. (original) The method of claim 1, further comprising associating each of the services with one of the security levels in response to user selections of the security levels.

8. (original) The method of claim 1, further comprising:

providing a plurality of user-selectable security categories, each security category including a set of security levels associated with the services;

establishing one of the security categories as an operating security category in response to user selection of the one of the security categories; and

granting access to the one of the services if the access characteristics of the session are associated with a security level that satisfies the security level requirement associated with the one of the services in the operating security category.

9. (original) In a system including a plurality of communications devices coupled to one or more computer-provided services via a gateway arrangement, a method for managing access to the services for a plurality of users at the communications devices, comprising:

defining combinations of access characteristics and associating each of the combinations with a security level at the gateway arrangement;

associating each of the services with one of the security levels at the gateway arrangement;

processing a login request from a user at the gateway arrangement, whereby a session is initiated between a communications device and a service;

determining access characteristics of the session at the gateway arrangement;

receiving at the gateway arrangement a request for one of the services from the user of the communications device; and

granting access to the one of the services if the access characteristics of the session are associated with a security level that satisfies the security level associated with the one of the services.

10. (original) The method of claim 9, further comprising, if the access characteristics of the session are associated with a security level that does not satisfy the security level requirement associated with the one of the services, then prompting the user at the communication device for authentication data.

11. (original) The method of claim 9, wherein the access characteristics include a type of device with which the session is maintained.

- 12. (original) The method of claim 9, wherein the access characteristics include ownership rights of a device with which the session is maintained.
- 13. (original) The method of claim 9, wherein the communications device is coupled to the gateway arrangement via a network, and the access characteristics include characteristics of the network over which the session is maintained.
- 14. (original) The method of claim 9, further comprising authenticating the user with a selected authentication method, wherein the access characteristics include characteristics of the authentication method.
- 15. (original) The method of claim 9, further comprising associating each of the services with one of the security levels in response to user selections of the security levels.
- 16. (original) The method of claim 9, further comprising:

providing a plurality of administrator-selectable security categories at the gateway arrangement, each security category including a set of security levels associated with the services;

establishing one of the security categories as an operating security category at the gateway arrangement in response to administrator selection of the one of the security categories; and

granting access to the one of the services if the access characteristics of the session are associated with a security level that satisfies the security level requirement associated with the one of the services in the operating security category.

17. (currently amended) An apparatus for managing access to computer-provided services for a plurality of users operating respective communications devices, comprising:

means for defining combinations of access characteristics and associating each of the combinations with a security level;

means for associating each of the services with one of the security levels; means for processing a login request from a user, whereby a session is initiated; means for determining access characteristics of the session; means for receiving a request for one of the services from the user; and

means for granting access to the one of the services if the access characteristics of the
session are associated with a security level that satisfies the security level associated with the
one of the services.

18. (original) A gateway arrangement for managing access to computer-provided services for a plurality of users at respective communications devices, comprising a computing system configured with combinations of access characteristics and associated security levels and services associated with the security levels, the gateway arrangement further configured to process login requests from the users and establish sessions between the communications devices and the services, determine access characteristics of the sessions, and selectively grant access to a service requested by a user if the access characteristics of the user's session are associated with a security level that satisfies the security level associated with the service.

19. (original) The apparatus of claim 18, wherein the access characteristics are selected from the group including a type of device with which the sessions are maintained, ownership rights of devices with which the sessions are maintained, and characteristics of a network over which the sessions are maintained.

20. (original) The apparatus of claim 19, wherein the computing system is further configured to authenticate the users with one or more selected authentication methods, wherein the access characteristics include characteristics of the authentication methods.